17

- 25. The system of claim 1, wherein the card is wirelessly provisioned on the wireless device via a global system for mobile communications.
- **26**. The system of claim **1**, wherein the card is wirelessly provisioned on the wireless device via a virtual private 5 network.
- 27. A method for over-the-air provisioning of a card on a wireless device, the method comprising:

an issuer:

authorizing an account related to a card; notifying a network operator of the authorization; and requesting that the network operator issue the card operable for the account to a wireless device; and

the network operator:

issuing the card to the wireless device;

- at the time of issuing the card to the wireless device, monitoring network activity for fraudulent activity; and if fraudulent activity is detected implementing average.
- if fraudulent activity is detected, implementing evasive measures to prevent unauthorized usage of the card.
- **28**. The method of claim **27**, wherein the fraudulent ²⁰ activity includes the wireless device being in a location that is not consistent with the network operator's records.
- 29. The method of claim 27, wherein the fraudulent activity includes more than one wireless device responding to signals from the network operator.
- **30**. The method of claim **27**, wherein the evasive measures include reissuing a wireless device.
- 31. The method of claim 27, wherein the evasive measures include changing the card.
- **32**. The method of claim **27**, wherein the evasive measures include changing the account information associated with the card.
- 33. The method of claim 27, wherein the card is further defined as a credit card.
- **34**. The method of claim **27**, wherein the card is further 35 is a cellular phone. defined as a loyalty card. **52**. The method of the method of claim **27**, wherein the card is further 35 is a cellular phone.
- 35. The method of claim 27, wherein the card is further defined as a security card.
- **36**. The method of claim **35**, wherein the security card is further defined by a pass card.
- **37**. The method of claim **27**, wherein the security card is further defined as an identification card.
- **38**. The method of claim **27**, wherein the issuer is further defined as a financial institution.
- **39**. The method of claim **27**, wherein the issuer is further 45 defined as a business and wherein the card is further defined as a card accepted by the business.
- **40**. The method of claim **27**, wherein the wireless device includes a client module wherein the card is enabled, the wireless device further includes a transaction module operable to communicate between with the client module and a transaction device at a vender location. **56**. The provision network.

18

- **41**. The method of claim **40**, wherein the transaction module is further defined as a contact-less module to communicate with the transaction device at the vender location.
- **42**. The method of claim **41**, wherein the contact-less module is further defined as an infra-red module to communicate with the transaction device at the vender location.
- **43**. The method of claim **41**, wherein the transaction module is further defined as a wireless module to communicate with the transaction device at the vender location.
- **44**. The method of claim **41**, wherein the transaction module is operable to communicate with the transaction device at the vendor location using BLUE-TOOTH.
- **45**. The method of claim **41**, wherein the transaction module is operable to communicate with the transaction device at the vendor location using RE communication.
- **46**. The method of claim **41**, wherein the transaction module is operable to communicate with the transaction device at the vendor location using WiFi communication.
- 47. The method of claim 27, the wireless device comprises:
 - a security component having a certificate related to authenticity of the wireless device and the card; and
 - a storage component that is operable to store a plurality of cards.
- **48**. The method of claim **47**, wherein the wireless device is provided with an application to organize the plurality of cards on the wireless device stored in the storage component
- **49**. The method of claim **27**, wherein the wireless device is a wireless telephone.
- **50**. The method of claim **27**, wherein the wireless device is a digital phone.
- **51**. The method of claim **27**, wherein the wireless device is a cellular phone.
- **52**. The method of claim **27**, wherein the wireless device is a personal digital assistant.
- 53. The method of claim 27, wherein the card is wirelessly provisioned on the wireless device via a code division multiple access network.
- **54**. The method of claim **27**, wherein the card is wirelessly provisioned on the wireless device via a wireless local area network.
- 55. The method of claim 27, wherein the card is wirelessly provisioned on the wireless device via a global system for mobile communications.
- **56.** The method of claim **27**, wherein the card is wirelessly provisioned on the wireless device via a virtual private network.

* * * * *